

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18-34351-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Terwilliger  
89 Harmony Road  
Mickleton, NJ 08056

Social Security No.:  
xxx-xx-5785

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 2/13/19  
Time: 10:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: January 10, 2019  
JAN: lgr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Stephen Terwilliger  
 Debtor

Case No. 18-34351-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 132

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Jan 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2019.

db +Stephen Terwilliger, 89 Harmony Road, Mickleton, NJ 08056-1260  
 517917478 +Chase Card, 201 N. Walnut St, DE1-1027, Wilmington, DE 19801-2901  
 517922452 +Ditech Financial LLC, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 517917482 +PORTFOLIO RECOVERY Assoc (Synchrony Bank), 120 CORPORATE BLVD STE 100,  
 Norfolk, VA 23502-4952  
 517917485 TD Bank USA/ Target Credit, 7000 Target Parkway N, Mail Stop NCD-0450,  
 Minneapolis, MN 55445-4301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2019 00:56:08 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 11 2019 00:56:07 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517944322 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 11 2019 00:59:25  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517917477 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 11 2019 00:59:25  
 Capital One Bank USA NA, attn : Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517917479 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2019 00:55:34 Ditech Financial LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 517917476 E-mail/Text: cio.bncmail@irs.gov Jan 11 2019 00:55:23 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 517917480 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Jan 11 2019 00:57:13  
 JH Portfolio Debt Equities LLC, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429  
 517917481 E-mail/Text: bnckohlsnotices@becket-lee.com Jan 11 2019 00:55:11 Kohls/Capital One,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 517918833 +E-mail/PDF: gecsed@recoverycorp.com Jan 11 2019 01:00:06 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517917483 +E-mail/PDF: gecsed@recoverycorp.com Jan 11 2019 00:59:42 Synchrony Bank/ Walmart,  
 4125 Windward Plaza, Alpharetta, GA 30005-8738  
 517917484 +E-mail/PDF: gecsed@recoverycorp.com Jan 11 2019 01:00:06 Synchrony Bank/Amazon PLCC,  
 4125 Windward Plaza, Alpharetta, GA 30005-8738

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2019 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Mark K. Smith on behalf of Debtor Stephen Terwilliger markksmithlaw@aol.com, Romasmith@aol.com  
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4